Noninterest Income, Expenses and Yields--Page 3

1 Personnel Expense

1.1 UBPR7400

DESCRIPTION

Personnel Expense as a percent of Average Assets

NARRATIVE

Personnel expense divided by average assets. Personnel expense includes salaries and employee benefits.

FORMULA

PCTOFANN(cc:RIAD4135[P0],uc:UBPRD659[P0])

2 Occupancy Expense

2.1 UBPRE084

DESCRIPTION

Occupancy Expense as a percent of Average Assets

NARRATIVE

Occupancy expense divided by average assets. Occupancy expense includes expenses of premises and fixed assets (net of rental income).

FORMULA

PCTOFANN(cc:RIAD4217[P0],uc:UBPRD659[P0])

3 Other Oper Exp (Incl Intangibles)

3.1 UBPRE085

DESCRIPTION

Other Operating Expense (Including Intangibles) as a percent of Average Assets

NARRATIVE

Other operating expense (including intangibles) divided by average assets.

FORMULA

PCTOFANN(uc:UBPRD374[P0],uc:UBPRD659[P0])

4 Total Overhead Expense

4.1 UBPRE005

DESCRIPTION

Non-Interest Expense as a percent of Average Assets

NARRATIVE

Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets.

FORMULA

PCTOFANN(uc:UBPRE037[P0],uc:UBPRD659[P0])

5 Overhead Less Nonint Inc

5.1 UBPRE087

DESCRIPTION

Overhead Less Noninterest Income as a percent of Average Assets

NARRATIVE

Total overhead expense less noninterest income divided by average assets. Total overhead expense is the sum of personnel, occupancy, goodwill impairment, other intangible amortization and other operating expense. Noninterest income is income from fiduciary activities (when available), service charges on deposits, gains or losses and commissions and fees on assets held in trading accounts, foreign exchange trading gains or losses, other foreign transactions, and other noninterest income.

FORMULA

PCTOFANN(uc:UBPRD482[P0],uc:UBPRD659[P0])

6 Efficiency Ratio

6.1 UBPRE088

DESCRIPTION

Efficiency Ratio

NARRATIVE

Total Overhead Expense expressed as a percentage of Net Interest Income (TE) plus Noninterest Income.

FORMULA

PCTOF(uc:UBPRE037[P0],uc:UBPRE036[P0])

7 Avg Personnel Exp Per Empl($000)

7.1 UBPRE089

DESCRIPTION

Average Personnel Expense per Employee ($000)

NARRATIVE

The average salary (including benefits) per employee expressed in thousands of dollars. For example, 21.35=$21,350 average salary (including benefits) per employee per year.

FORMULA

PCTANN(cc:RIAD4135[P0],cc:RIAD4150[P0])

8 Assets Per Employee ($Million)

8.1 UBPRE090

DESCRIPTION

Average Assets per Employee ($000,000)

NARRATIVE

Average assets divided by the number of full-time equivalent employee on the payroll at the end of the period. Result is shown in millions of dollars.

FORMULA

PCT(uc:UBPRD336[P0],cc:RIAD4150[P0])

9 Total Loan & Leases (TE)

9.1 UBPRE091

DESCRIPTION

Yield on Total Loans and Leases (TE)

NARRATIVE

Interest and fees on loans and income on direct lease-financing receivables, plus the tax benefit on tax-exempt loan and lease income, divided by average total loans and lease-financing receivables.

FORMULA

PCTOFANN(uc:UBPRE031[P0],uc:UBPRE386[P0])

10 Loans in Domestic Offices

10.1 UBPRE092

DESCRIPTION

Yield on Loans in Domestic Offices

NARRATIVE

Interest and fees on loans held in domestic offices divided by average domestic office loans.

FORMULA

PCTOFANN(uc:UBPRD458[P0],uc:UBPRD452[P0])

11 Real Estate

11.1 UBPRE093

DESCRIPTION

Yield on Real Estate Loans

NARRATIVE

Interest and fees on domestic office loans secured primarily by real estate, divided by average domestic real estate loans.

FORMULA

PCTOFANN(uc:UBPRD330[P0],uc:UBPRD212[P0])

12 Secured by 1-4 Fam Resi Prop

12.1 UBPRF897

DESCRIPTION

Yield on Loans Secured by 1-4 Family Residential Property

NARRATIVE

Interest and fees on loans secured by 1-4 family real estate divided by average loans secured by 1-4 family real estate.

FORMULA

IF (uc:UBPR9999[P0] > '2008-01-01', PCTOFANN(cc:RIAD4435[P0],uc:UBPRJ430[P0]),NULL)

13 All Other Loans Sec Real Estate

13.1 UBPRF899

DESCRIPTION

Yield on All Other Loans Secured by Real Estate

NARRATIVE

Interest and fees on all other loans secured real estate divided by average loans secured by real estate.

FORMULA

IF (uc:UBPR9999[P0] > '2008-01-01', PCTOFANN(cc:RIAD4436[P0], uc:UBPRJ431[P0]),NULL)

14 Commercial & Industrial

14.1 UBPRE094

DESCRIPTION

Yield on Commercial and Industrial Loans

NARRATIVE

Interest and fees on domestic office commercial and industrial loans, divided by average domestic commercial and industrial loans.

FORMULA

PCTOFANN(cc:RIAD4012[P0],uc:UBPRD450[P0])

15 Individual

15.1 UBPRE095

DESCRIPTION

Yield on Individual Loans

NARRATIVE

Interest and fees on domestic office loans to individuals for household, family and other personal expenditures, divided by average domestic loans to individuals for household, family, and other personal expenditures.

FORMULA

PCTOFANN(cc:RIADB486[P0],uc:UBPRD177[P0])

16 Credit Card

16.1 UBPRE096

DESCRIPTION

Yield on Credit Card Loans

NARRATIVE

Interest and fees on credit card plans divided by average credit card and related plans.

FORMULA

PCTOFANN(cc:RIADB485[P0],uc:UBPRD144[P0])

17 Agricultural

17.1 UBPRE097

DESCRIPTION

Yield on Agricultural Loans

NARRATIVE

Interest and fees on domestic office loans to finance agricultural production divided by average domestic loans to finance agricultural production.

FORMULA

IF(cc:RIAD4024[P0] > 0,PCTOFANN(cc:RIAD4024[P0],uc:UBPRD449[P0]), NULL)

18 Loans in Foreign Offices

18.1 UBPRE098

DESCRIPTION

Yield on Loans in Foreign Offices

NARRATIVE

Interest and fees on loans in foreign offices divided by average loans in foreign offices. Available for banks filing Call Report form 031.

FORMULA

PCTOFANN(cc:RIAD4059[P0],uc:UBPRD455[P0])

19 Total Investment Securities (TE)

19.1 UBPRE099

DESCRIPTION

Yield on Total Investment Securities (TE)

NARRATIVE

Income on securities not held in trading accounts, plus the estimated tax benefit on tax-exempt municipal securities income, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

FORMULA

PCTOFANN(uc:UBPRE033[P0],uc:UBPRD498[P0])

20 Total Investment Securities (Book)

20.1 UBPRE100

DESCRIPTION

Yield on Total Investment Securities (Book)

NARRATIVE

Income on securities not held in trading accounts, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

FORMULA

PCTOFANN(uc:UBPRD398[P0],uc:UBPRD498[P0])

21 US Treas & Agency (Excl MBS)

21.1 UBPRE101

DESCRIPTION

Yield on US Treasury and Agency Securities (Excluding MBS)

NARRATIVE

Income on U.S. Treasury securities and U.S. government agency obligations divided by average U. S. Treasury securities and U.S. government agency obligations. Excludes mortgage backed securities. Available from March 31, 2001 forward.

FORMULA

PCTOFANN(cc:RIADB488[P0],uc:UBPRD313[P0])

22 Mortgage Backed Securities

22.1 UBPRE102

DESCRIPTION

Yield on Mortgage Backed Securities

NARRATIVE

Income on mortgage backed securities divided by the average for those securities.

FORMULA

PCTOFANN(cc:RIADB489[P0],uc:UBPRD312[P0])

23 All Other Securities

23.1 UBPRE103

DESCRIPTION

Yield on All Other Securities

NARRATIVE

Income on all other securities divided by the average for those securities. Includes taxable and tax-exempt obligations issued by state and local subdivisions.

FORMULA

PCTOFANN(cc:RIAD4060[P0],uc:UBPRD308[P0])

24 Interest-Bearing Bank Balances

24.1 UBPRE104

DESCRIPTION

Yield on Interest-Bearing Bank Balances

NARRATIVE

Interest on balances due from depository institutions divided by the average of interest-bearing balances due from depository institutions carried in domestic and foreign office.

FORMULA

PCTOFANN(cc:RIAD4115[P0],uc:UBPRD337[P0])

25 Federal Funds Sold & Resales

25.1 UBPRE105

DESCRIPTION

Yield on Federal Funds Sold and Resales

NARRATIVE

Income on federal funds sold and securities purchased under agreements to resell divided by the average of federal funds sold and securities purchased under agreements to resell.

FORMULA

PCTOFANN(cc:RIAD4020[P0],uc:UBPRD377[P0])

26 Total Interest Bearing Deposits

26.1 UBPRE106

DESCRIPTION

Cost of Total Interest Bearing Deposits

NARRATIVE

Interest on all interest-bearing time and savings deposits in domestic and foreign offices divided by average interest-bearing time and savings deposits in domestic and foreign offices.

FORMULA

PCTOFANN(uc:UBPRD417[P0],uc:UBPRD433[P0])

27 Transaction accounts

27.1 UBPRE107

DESCRIPTION

Cost of Transaction Accounts

NARRATIVE

Interest on transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) divided by the average balance of such deposits.

FORMULA

PCTOFANN(cc:RIAD4508[P0],uc:UBPRD512[P0])

28 Other Savings Deposits

28.1 UBPRE108

DESCRIPTION

Cost of Other Savings Deposits

NARRATIVE

For quarters from March 31 2001 forward includes interest on other savings deposits (all nontransaction accounts and time deposits) divided by the average of such deposits. For quarters prior to March 31, 2001 excludes MMDAs.

FORMULA

PCTOFANN(cc:RIAD0093[P0],uc:UBPRD473[P0])

29 Time Deps Over $100M

29.1 UBPRE109

DESCRIPTION

Cost of Time Deposits Over $100,000

NARRATIVE

Interest on time certificates of deposit of $100,000 or more issued by domestic offices divided by the average of domestic time certificates of deposit of $100,000 or more.

FORMULA

PCTOFANN(cc:RIADA517[P0],uc:UBPRD352[P0])

30 All Other Time Deposits

30.1 UBPRE110

DESCRIPTION

Cost of All Other Time Deposits

NARRATIVE

Interest on all domestic time deposits of less than $100,000 and open-account time deposits of $100,000 or more, divided by the average of such deposits.

FORMULA

PCTOFANN(cc:RIADA518[P0],uc:UBPRD474[P0])

31 Foreign Office Deposits

31.1 UBPRE111

DESCRIPTION

Cost of Foreign Office Deposits

NARRATIVE

Interest on deposits in foreign offices, Edge and Agreement subsidiaries and IBFs divided by the average for such deposits. Available for banks filling Call Report form 031.

FORMULA

PCTOFANN(cc:RIAD4172[P0],uc:UBPRD358[P0])

32 Federal Funds Purchased & Repos

32.1 UBPRE112

DESCRIPTION

Cost of Federal Funds Purchased and Repos

NARRATIVE

The expense of federal funds purchased and securities sold under agreements to repurchase divided by the average of federal funds purchased and securities sold under agreements to repurchase.

FORMULA

PCTOFANN(cc:RIAD4180[P0],uc:UBPRD376[P0])

33 Other Borrowed Money

33.1 UBPRE113

DESCRIPTION

Cost of Other Borrowed Money

NARRATIVE

Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money divided by the average of interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money.

FORMULA

PCTOFANN(cc:RIAD4185[P0],uc:UBPRD432[P0])

34 Subord Notes & Debentures

34.1 UBPRE114

DESCRIPTION

Cost of Subordinated Notes and Debentures

NARRATIVE

Interest on notes and debentures subordinated to deposits, divided by the average of notes and debentures subordinated to deposits.

FORMULA

PCTOFANN(cc:RIAD4200[P0],uc:UBPRD506[P0])

35 All Interest-Bearing Funds

35.1 UBPRE115

DESCRIPTION

Cost of All Interest-Bearing Funds

NARRATIVE

Interest on all interest-bearing deposits in domestic offices, interest-bearing foreign office deposits, demand notes (note balances) issued to the U.S. Treasury, other borrowed money, subordinated notes and debentures, and expense on federal funds purchased and securities sold under agreements to repurchase, interest expense on mortgage and capitalized leases divided by the average of the liabilities or funds that generated those expenses.

FORMULA

PCTOFANN(cc:RIAD4073[P0],uc:UBPRD434[P0])

36 Fiduciary Activities

36.1 RIAD4070

DESCRIPTION

NARRATIVE

FORMULA

37 Deposit Service Charges

37.1 RIAD4080

DESCRIPTION

NARRATIVE

FORMULA

38 Trading, Vent Cap, Securtz Inc

38.1 UBPR7452

DESCRIPTION

Trading, Venture Capital, Securitization Income

NARRATIVE

From March 31, 2001 includes information from Call Report Schedule RI Trading Revenue plus Venture Capital Revenue plus Securitization Income. For prior quarters includes Trading Revenue for banks filing Call Report forms 031, 032 or 033.

FORMULA

cc:RIADA220[P0] + cc:RIADB491[P0] + cc:RIADB493[P0]

39 Inv Banking, Advisory Inc

39.1 UBPRB490

DESCRIPTION

Investment Banking, Advisory Income

NARRATIVE

From March 31, 2001 forward includes information from Call Report Schedule RI Investment Banking, Advisory, Underwriting, Brokerage Fees and Commissions.

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',cc:RIADC886[P0] + cc:RIADC887[P0] + cc:RIADC888[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2007-01-01',cc:RIADB490[P0], NULL))

40 Insurance Comm & Fees

40.1 UBPRE080

DESCRIPTION

Insurance Commissions and Fees

NARRATIVE

From March 31, 2001 through December 31, 2002 includes information from schedule Call Report Schedule RI Insurance Commissions and Fees. From March 31, 2003 forward includes Insurance and Reinsurance Underwriting Income plus Income From Other Insurance Activities.

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',cc:RIADC386[P0] + cc:RIADC387[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2003-01-01',cc:RIADB494[P0], NULL))

41 Net Servicing Fees

41.1 RIADB492

DESCRIPTION

NARRATIVE

FORMULA

42 Loan & Lse Net Gains/Loss

42.1 RIAD5416

DESCRIPTION

NARRATIVE

FORMULA

43 Other Net Gains/Losses

43.1 UBPRE081

DESCRIPTION

Other Net Gains/Losses

NARRATIVE

From March 31, 2001 forward includes information from Call Report Schedule RI, Net Gains (Losses) on the Sale of Other Real Estate Owned plus Net Gains (Losses) On the Sale of Other Assets.

FORMULA

cc:RIAD5415[P0] + cc:RIADB496[P0]

44 Other Non-interest Income

44.1 RIADB497

DESCRIPTION

NARRATIVE

FORMULA

45 Non-interest Income

45.1 RIAD4079

DESCRIPTION

NARRATIVE

FORMULA

46 Personnel Expense

46.1 RIAD4135

DESCRIPTION

NARRATIVE

FORMULA

47 Occupancy Expense

47.1 RIAD4217

DESCRIPTION

NARRATIVE

FORMULA

48 Goodwill Impairment

48.1 RIADC216

DESCRIPTION

NARRATIVE

FORMULA

49 Other Intangible Amortiz

49.1 RIADC232

DESCRIPTION

NARRATIVE

FORMULA

50 Other Oper Exp(incl Intangibles)

50.1 UBPR4092

DESCRIPTION

Other Operating Expense

NARRATIVE

From March 31, 2002 forward includes information from Call Report Schedule RI, Other Noninterest Expense. From March 31, 2001 to December 31, 2001 includes Amortization of Intangible Assets and Other Noninterest Expense. From December 31, 2001 and prior includes Other Noninterest Expense. Note that for those quarters, Amortization of Intangible Assets was reported as a part of Other Noninterest Expense.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIAD4092[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2002-01-01',cc:RIAD4531[P0] + cc:RIAD4092[P0],NULL))

51 Non-Interest Expense

51.1 UBPRE037

DESCRIPTION

Non-interest Expense

NARRATIVE

Year-to-date salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non-interest operating expense.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIAD4135[P0] + cc:RIAD4217[P0] + uc:UBPR4092[P0] + cc:RIADC216[P0] + cc:RIADC232[P0],IF(uc:UBPR9999[P0] < '2002-01-01',cc:RIAD4135[P0] + cc:RIAD4217[P0] + uc:UBPR4092[P0], NULL))

52 Domestic Banking Offices(#)

52.1 UBPRD218

DESCRIPTION

Domestic Banking Offices (#)

NARRATIVE

The number of domestic banking offices (including the ômainö office) in operation on the reporting date.

FORMULA

53 Foreign Branches (#)

53.1 UBPRC595

DESCRIPTION

Foreign Branches (#)

NARRATIVE

NA appears at this caption for banks that do not have foreign offices, International banking facilities (IBFs) are not included in this item.

FORMULA

54 Assets Per Domestic Office

54.1 UBPRE083

DESCRIPTION

Assets Per Domestic Office

NARRATIVE

Average domestic assets divided by the number of domestic banking offices, expressed in thousands of dollars per office.

FORMULA

PCT(uc:UBPRD335[P0],uc:UBPRD218[P0])

Referenced Concepts

UBPR2170

DESCRIPTION

Total Assets

NARRATIVE

Total Assets from Call Report Schedule RC.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD2170[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON2170[P0], NULL))

UBPR3200

DESCRIPTION

Subordinated Notes and Debentures

NARRATIVE

Subordinated notes and debentures from Call Report Schedule RC.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3200[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3200[P0], NULL))

UBPR3353

DESCRIPTION

Quarterly Average of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3353[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3353[P0], NULL))

UBPR3355

DESCRIPTION

Quarterly Average of Other Borrowed Money

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3355[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3355[P0], NULL))

UBPR3360

DESCRIPTION

Quarterly Average of Total Loans

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3360[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3360[P0], NULL))

UBPR3365

DESCRIPTION

Quarterly Average of Federal Funds Sold and Securities Purchased Under Agreements to Resell

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3365[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3365[P0], NULL))

UBPR3368

DESCRIPTION

Quarterly Average of Total Assets

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3368[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON3368[P0], NULL))

UBPR3381

DESCRIPTION

Quarterly Average of Interest-Bearing Balances due from Depository Institutions

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3381[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3381[P0], NULL))

UBPR3465

DESCRIPTION

Quarterly Average of Loans Secured by 1-4 Family Residential Properties

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2008-03-31',cc:RCON3465[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2008-03-31',cc:RCON3465[P0], NULL))

UBPR3484

DESCRIPTION

Lease Financing Receivables (Net of Unearned Iincome) - Quarterly Average

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3484[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3484[P0], NULL))

UBPR4010

DESCRIPTION

Interest and Fees on Loans

NARRATIVE

Year-to-date interest and fee income on loans.

FORMULA

cc:RIAD4010[P0]

UBPR4074

DESCRIPTION

Net Interest Income (TE)

NARRATIVE

Total interest income on a tax equivalent basis less total interest expense.

FORMULA

uc:UBPR4107[P0] - cc:RIAD4073[P0]

UBPR4092

DESCRIPTION

Other Operating Expense

NARRATIVE

From March 31, 2002 forward includes information from Call Report Schedule RI, Other Noninterest Expense. From March 31, 2001 to December 31, 2001 includes Amortization of Intangible Assets and Other Noninterest Expense. From December 31, 2001 and prior includes Other Noninterest Expense. Note that for those quarters, Amortization of Intangible Assets was reported as a part of Other Noninterest Expense.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIAD4092[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2002-01-01',cc:RIAD4531[P0] + cc:RIAD4092[P0],NULL))

UBPR4107

DESCRIPTION

Total Interest Income (TE)

NARRATIVE

Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets.

FORMULA

uc:UBPR4010[P0] + cc:RIAD4065[P0] + cc:RIAD4115[P0] + uc:UBPRD398[P0] + ExistingOf(cc:RIAD4069[P0], '0') + cc:RIAD4020[P0] + cc:RIAD4518[P0] + uc:UBPRD405[P0]

UBPR9565

DESCRIPTION

SIZE CODE

FORMULA

IF(MonthOf(Context.Period.EndDate) = 3, uc:UBPRF966[P0], IF(MonthOf(Context.Period.EndDate) = 6, uc:UBPRF967[P0], IF(MonthOf(Context.Period.EndDate) = 9, uc:UBPRF968[P0], IF(MonthOf(Context.Period.EndDate) = 12, uc:UBPRF969[P0], '0001'))))

UBPR9999

DESCRIPTION

Reporting Date (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRB558

DESCRIPTION

U.S. Treasury Securities and U.S. Government Agency Obligations (Excluding Mortgage-Backed Securities)

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB558[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB558[P0], NULL))

UBPRB559

DESCRIPTION

Mortgage-Backed Securities

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB559[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB559[P0], NULL))

UBPRB560

DESCRIPTION

All Other Securities

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB560[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB560[P0], NULL))

UBPRB561

DESCRIPTION

Loans to Individuals For Household, Family, and Other Personal Expeditures: Credit Cards

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCONB561[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB561[P0], NULL))

UBPRB562

DESCRIPTION

Loans to Individuals For Household, Family, and Other Personal Expeditures: Other

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCONB562[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB562[P0], NULL))

UBPRC752

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRD142

DESCRIPTION

Institution Average Loans Amount

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR3360[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON3360[P0] + cc:RCFN3360[P0],NULL))

UBPRD143

DESCRIPTION

Average Domestic Credit Card Loans

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB561[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),uc:UBPRB561[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB561[P0],NULL)))

UBPRD144

DESCRIPTION

Four Period Average of Quarterly Domestic Credit Card Loans

FORMULA

CAVG04X(#uc:UBPRD143)

UBPRD151

DESCRIPTION

Institution Loans Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPRD142)

UBPRD154

DESCRIPTION

Institution Average Loans Domestic Amount

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON3360[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD142[P0],NULL))

UBPRD176

DESCRIPTION

Average on Domestic Loans to Individuals

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB562[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),uc:UBPRB562[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB562[P0],NULL)))

UBPRD177

DESCRIPTION

Four Period Average Domestic Loans to Individuals

FORMULA

CAVG04X(#uc:UBPRD176)

UBPRD211

DESCRIPTION

Average Domestic Real Estate Loans one-quarter Adjusted for Pushdown Accounting

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',uc:UBPR3465[P0] + cc:RCON3466[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01',cc:RCON3385[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),cc:RCON3385[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON3385[P0],NULL))))

UBPRD212

DESCRIPTION

Four Period Average Quarterly Real Estate Loans

FORMULA

CAVG04X(#uc:UBPRD211)

UBPRD218

DESCRIPTION

Domestic Banking Offices (#)

NARRATIVE

The number of domestic banking offices (including the ômainö office) in operation on the reporting date.

FORMULA

UBPRD272

DESCRIPTION

Institution Lease Financing Receivable Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPR3484)

UBPRD293

DESCRIPTION

FLAG THAT IDENTIFIES IF THE INSTITUTION IS FOREIGN OR DOMESTIC BASED ON FOREIGN BRANCHS, AGREEMENT EDGE FLAG AND IBF FLAG.

FORMULA

UBPRD308

DESCRIPTION

Calendar Year Average of 90-Day Average of All Other Securities

FORMULA

CAVG04X(#uc:UBPRB560)

UBPRD312

DESCRIPTION

Calendar Year Average of 90-Day Average of Mortgage Backed Securities

FORMULA

CAVG04X(#uc:UBPRB559)

UBPRD313

DESCRIPTION

Calendar Year Average of 90-Day Average of U.S. Treasury and Agency Securities Excluding Mortgage Backed Securities

FORMULA

CAVG04X(#uc:UBPRB558)

UBPRD329

DESCRIPTION

Institution Assets Per Domestic Banking Office Ratio

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON2192[P0], NULL)

UBPRD330

DESCRIPTION

Income on Domestic Real Estate Loans

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',cc:RIAD4435[P0] + cc:RIAD4436[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2008-01-01',cc:RIAD4011[P0],NULL))

UBPRD335

DESCRIPTION

Domestic Assets, Net of Reserve for Bad Debt

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2170[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD329[P0],NULL))

UBPRD336

DESCRIPTION

Institution Assets in Millions of Dollars

FORMULA

uc:UBPR2170[P0] * .001

UBPRD337

DESCRIPTION

Institution Interest Bearing Balance Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPR3381)

UBPRD351

DESCRIPTION

Four Period Average of Time Deposits Greater Than $100,000

FORMULA

CAVG04X(#cc:RCONA514)

UBPRD352

DESCRIPTION

Institution Time CD of $100,000 or More Calendar Year Average Amount

FORMULA

CAVG04X(#cc:RCONA514)

UBPRD358

DESCRIPTION

Institution Four Period Average Interest Bearing Foreign Deposits

FORMULA

CAVG04X(#cc:RCFN3404)

UBPRD371

DESCRIPTION

Interest Expense Incurred to Carry Tax Exempt Securities, Loans and Leases

FORMULA

cc:RIAD4513[P0] * ANN

UBPRD374

DESCRIPTION

Other Noninterest Expense Including Amortization of Intangible Assets

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPR4092[P0] + cc:RIADC216[P0] + cc:RIADC232[P0],IF(uc:UBPR9999[P0] < '2002-01-01',uc:UBPR4092[P0], NULL))

UBPRD376

DESCRIPTION

Institution Federal Funds Purchased Calendar Quarter Average

FORMULA

CAVG04X(#uc:UBPR3353)

UBPRD377

DESCRIPTION

Institution Federal Fund Sold Calendar Quarter Average

FORMULA

CAVG04X(#uc:UBPR3365)

UBPRD394

DESCRIPTION

Institution Total Income Not Subject to Federal Income Taxes Amount

FORMULA

cc:RIAD4507[P0] + cc:RIAD4313[P0]

UBPRD398

DESCRIPTION

Total Interest and Dividend Income on Securities

FORMULA

cc:RIADB488[P0] + cc:RIADB489[P0] + cc:RIAD4060[P0]

UBPRD402

DESCRIPTION

Absolute Value of Total Taxes Annualized For Tax Equivalency Calculation

FORMULA

uc:UBPRD403[P0] * ANN

UBPRD403

DESCRIPTION

Absolute Value of Total Applicable Income Taxes

FORMULA

IF(uc:UBPRD519[P0] = 0,uc:UBPRD519[P0],IF(uc:UBPRD519[P0] > 0,uc:UBPRD519[P0],IF(uc:UBPRD519[P0] < 0,(uc:UBPRD519[P0] * -1), NULL)))

UBPRD404

DESCRIPTION

Available Benefit for Tax Equivalent Adjustment

FORMULA

PCT(uc:UBPRD463[P0],(1 - uc:UBPRD463[P0]))

UBPRD405

DESCRIPTION

Tax Benefit De-Annualized

FORMULA

IF(uc:UBPRD406[P0] > 0,PCT(uc:UBPRD406[P0],ANN),IF(uc:UBPRD406[P0] < 0,0,IF(uc:UBPRD406[P0] = 0,0, NULL)))

UBPRD406

DESCRIPTION

Total Tax Benefit

FORMULA

IF(uc:UBPRD423[P0] = 0,0,IF(uc:UBPRD412[P0] = 0,((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] > 0,((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] = 0 AND uc:UBPRD409[P0] > 0,((uc:UBPRD409[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] > 0 AND uc:UBPRD409[P0] > 0,((uc:UBPRD409[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND (uc:UBPRD407[P0] > 0 AND uc:UBPRD407[P0] > uc:UBPRD423[P0]),((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND uc:UBPRD407[P0] = uc:UBPRD423[P0],((uc:UBPRD407[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND uc:UBPRD407[P0] < uc:UBPRD423[P0],((uc:UBPRD407[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0,0, NULL)))))))))

UBPRD407

DESCRIPTION

Income Plus Tax Credits Available for Tax Equivalent Adjustment. Used Where Tax Exempt Income Exceeds Taxable Income

FORMULA

uc:UBPRD409[P0] + uc:UBPRD408[P0]

UBPRD408

DESCRIPTION

Absolute Value of Total Taxes Annualized for Tax Equivalency Calculations and Grossed Up By Marginal Tax Rate. Gross Up Factor is Reciprocal

FORMULA

uc:UBPRD402[P0] * ROUND(1 / .34,3)

UBPRD409

DESCRIPTION

Gross Taxable Income Annualized for Tax Equivalent Calculation

FORMULA

uc:UBPRD410[P0] * ANN

UBPRD410

DESCRIPTION

Gross Taxable Income

FORMULA

cc:RIAD4301[P0] + cc:RIAD4513[P0]

UBPRD412

DESCRIPTION

Net Taxable Income (Year-to-Reporting-Date) Used For Tax Equivalent Calculation Annualized

FORMULA

uc:UBPRD413[P0] * ANN

UBPRD413

DESCRIPTION

Net Taxable Income (Year-to-Date) Used For Tax Equivalent Calculations

FORMULA

uc:UBPRD410[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]

UBPRD414

DESCRIPTION

Institution Tax Equivalent Adjustment For Municipal Securities

FORMULA

uc:UBPRD405[P0] * cc:RIAD4507[P0]

UBPRD417

DESCRIPTION

Interest Expense On All Deposits

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRE034[P0] + cc:RIADA517[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRE034[P0] + cc:RIADA517[P0] + cc:RIAD4172[P0],NULL))

UBPRD423

DESCRIPTION

Tax Exempt Securities and Loan and Lease Income Annualized For Tax Equivalent Calculation

FORMULA

(cc:RIAD4507[P0] + cc:RIAD4313[P0]) * ANN

UBPRD424

DESCRIPTION

Numeric Code that Indicates the Reporting Size of an Institution and Used During Call Report Processing.

FORMULA

IF(MonthOf(Context.Period.EndDate) = 3, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],200000) > = 300000, 2, 0)))))), IF(MonthOf(Context.Period.EndDate) = 6, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],200000) > = 300000, 2, 0)))))), IF(MonthOf(Context.Period.EndDate) = 9, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],200000) > = 300000, 2, 0)))))), IF(MonthOf(Context.Period.EndDate) = 12, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and

ExistingOf(cc:RCFD2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P6Q],300001) < 300000, 1,
IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],200000) > = 300000, 2,
IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],200000) > = 300000, 2, 0)))))),0))))

UBPRD429

DESCRIPTION

Total Investment Securities Calendar Quarter Average

FORMULA

uc:UBPRB558[P0] + uc:UBPRB559[P0] + uc:UBPRB560[P0]

UBPRD432

DESCRIPTION

Institution Total Other Liabilities For Borrowed Money Calendar Year Average Amount

FORMULA

uc:UBPRD440[P0]

UBPRD433

DESCRIPTION

Institution Interest Bearing Deposit Liabilities Calendar Year Average Amount

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD512[P0] + uc:UBPRD351[P0] +
uc:UBPRD474[P0] + uc:UBPRD473[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] =
31,uc:UBPRD512[P0] + uc:UBPRD351[P0] + uc:UBPRD474[P0] + uc:UBPRD473[P0] + uc:UBPRD358[P0],NULL))

UBPRD434

DESCRIPTION

Average Interest Bearing Liabilities Including Mortgages and Capitalized Leases

FORMULA

uc:UBPRD435[P0]

UBPRD435

DESCRIPTION

Institution Total Interest Bearing Liabilities Calendar Quarter Average

FORMULA

uc:UBPRD433[P0] + uc:UBPRD376[P0] + uc:UBPRD440[P0] + uc:UBPRD506[P0]

UBPRD439

DESCRIPTION

Institution Other Liabilities for Borrowed Money Calendar Quarter Average Amount

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002'), cc:RCON3190[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0003'),uc:UBPR3355[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3355[P0],NULL)))

UBPRD440

DESCRIPTION

Institution Other Liabilities for Borrowed Money Calendar Year Average Amount

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD441[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0003'),uc:UBPRD441[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002'),uc:UBPRD442[P0],NULL)))

UBPRD441

DESCRIPTION

Four Period Average of Liabilities for Other Borrowed Money Calendar Quarter Average Amount

FORMULA

CAVG04X(#uc:UBPRD439)

UBPRD442

DESCRIPTION

Institution Five Period Average Total Other Borrowed Money Calendar Quarter Average Amount

FORMULA

CAVG05X(#uc:UBPRD439)

UBPRD449

DESCRIPTION

FOUR PERIOD AVERAGE OF AGRICULTURAL LOANS

FORMULA

CAVG04X(#cc:RCON3386)

UBPRD450

DESCRIPTION

FOUR PERIOD AVERAGE OF QUARTERLY COMMERCIAL AND INDUSTRIAL LOANS

FORMULA

CAVG04X(#cc:RCON3387)

UBPRD452

DESCRIPTION

FOUR PERIOD AVERAGE OF QUARTERLY TOTAL LOANS HELD IN DOMESTIC OFFICES

FORMULA

CAVG04X(#uc:UBPRD154)

UBPRD454

DESCRIPTION

Institution Loan Income Domestic Amount

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RIAD4435[P0] + cc:RIAD4436[P0] + cc:RIAD4012[P0] + cc:RIADB485[P0] + cc:RIADB486[P0] + cc:RIAD4056[P0] + cc:RIADB487[P0] + cc:RIAD4024[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RIAD4010[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RIAD4011[P0] + cc:RIAD4012[P0] + cc:RIADB485[P0] + cc:RIADB486[P0] + cc:RIAD4056[P0] + cc:RIADB487[P0] + cc:RIAD4024[P0],NULL)))

UBPRD455

DESCRIPTION

CALENDAR YEAR AVERAGE OF TOTAL LOANS HELD IN FOREIGN OFFICES

FORMULA

CAVG04X(#cc:RCFN3360)

UBPRD458

DESCRIPTION

TOTAL INTEREST AND FEE INCOME ON LOANS

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR4010[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD454[P0],NULL))

UBPRD463

DESCRIPTION

Institution Marginal Tax Rate

FORMULA

IF((uc:UBPRD410[P0] * ANN) > 0 AND (uc:UBPRD410[P0] * ANN) < 50,.15,IF((uc:UBPRD410[P0] * ANN) > 0 AND (uc:UBPRD410[P0] * ANN) = 50,.15,IF((uc:UBPRD410[P0] * ANN) > 50 AND (uc:UBPRD410[P0] * ANN) < 75,.25,IF((uc:UBPRD410[P0] * ANN) > 50 AND (uc:UBPRD410[P0] * ANN) = 75,.25,IF((uc:UBPRD410[P0] * ANN) > 75 AND (uc:UBPRD410[P0] * ANN) < 10000,.34,IF((uc:UBPRD410[P0] * ANN) > 75 AND (uc:UBPRD410[P0] * ANN) = 10000,.34,IF((uc:UBPRD410[P0] * ANN) > 10000,.35, 0)))))))

UBPRD473

DESCRIPTION

Four Period Average of Other Nontransactional Savings Deposits

FORMULA

CAVG04X(#cc:RCONB563)

UBPRD474

DESCRIPTION

Four Period Average of Other Nontransactional Time Deposits

FORMULA

CAVG04X(#cc:RCONA529)

UBPRD482

DESCRIPTION

INSTITUTION TOTAL OVERHEAD EXPENSE LESS NONINTEREST INCOME

FORMULA

uc:UBPRE037[P0] - cc:RIAD4079[P0]

UBPRD498

DESCRIPTION

Institution Total Investment Securities Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPRD429)

UBPRD506

DESCRIPTION

Institution Subordinated Debt by Total Assets Calendar Year Average Ratio

FORMULA

CAVG05X(#uc:UBPR3200)

UBPRD512

DESCRIPTION

Four Period Average of Interest Bearing Transaction Accounts

FORMULA

CAVG04X(#cc:RCON3485)

UBPRD519

DESCRIPTION

Institution Total Applicable Income Taxes

FORMULA

cc:RIAD4302[P0]

UBPRD659

DESCRIPTION

Average Total Assets ($000)

NARRATIVE

A year-to-date average of the average assets reported in the Call Report Schedule RC-K. Thus for the first quarter of the year the average assets from Call Report Schedule RC-K quarter-1 will appear, while at the end of-year, assets for all four quarters would be averaged.

FORMULA

CAVG04X(#uc:UBPRE878)

UBPRE030

DESCRIPTION

Estimated Tax Benefit from Tax-Exempt Loan Income

NARRATIVE

The estimated tax benefit resulting from having tax-exempt loan and lease financing receivables income.

FORMULA

IF(uc:UBPRD405[P0] = 0,0,IF(uc:UBPRD405[P0] <> 0,uc:UBPRD405[P0] - uc:UBPRE032[P0], NULL))

UBPRE031

DESCRIPTION

Income on Loans and Leases (TE)

NARRATIVE

Year-to-date income on loans and lease financing receivables plus the estimated tax benefit.

FORMULA

uc:UBPR4010[P0] + cc:RIAD4065[P0] + uc:UBPRE030[P0]

UBPRE032

DESCRIPTION

Estimated Tax Benefit from Tax-Exempt Securities Income

NARRATIVE

The estimated tax benefit resulting from having tax-exempt municipal securities income.

FORMULA

IF(uc:UBPRD405[P0] = 0,0,IF(uc:UBPRD405[P0] <> 0,PCT(uc:UBPRD414[P0],uc:UBPRD394[P0]), NULL))

UBPRE033

DESCRIPTION

Investment Interest Income (TE)

NARRATIVE

Sum of U.S. Treasury and agencies securities income, municipal securities income, the tax benefit on municipal securities income, and other securities income.

FORMULA

uc:UBPRD398[P0] + uc:UBPRE032[P0]

UBPRE034

DESCRIPTION

Interest on All Other Deposits

NARRATIVE

Year-to-date interest expense on all deposits except time certificates of deposit of $100,000 or more and deposits held in foreign offices, if applicable.

FORMULA

cc:RIAD4508[P0] + cc:RIADA518[P0] + cc:RIAD0093[P0]

UBPRE036

DESCRIPTION

Adjusted Operating Income (TE)

NARRATIVE

Net interest income plus noninterest income.

FORMULA

uc:UBPR4074[P0] + cc:RIAD4079[P0]

UBPRE037

DESCRIPTION

Non-interest Expense

NARRATIVE

Year-to-date salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non-interest operating expense.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIAD4135[P0] + cc:RIAD4217[P0] + uc:UBPR4092[P0] + cc:RIADC216[P0] + cc:RIADC232[P0],IF(uc:UBPR9999[P0] < '2002-01-01',cc:RIAD4135[P0] + cc:RIAD4217[P0] + uc:UBPR4092[P0], NULL))

UBPRE386

DESCRIPTION

Average Total Loans & Leases

NARRATIVE

Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K.

FORMULA

uc:UBPRD151[P0] + uc:UBPRD272[P0]

UBPRE878

DESCRIPTION

Average Assets During Quarter

NARRATIVE

Average assets for one quarter from Call Report Schedule RC-K.

FORMULA

IF(uc:UBPR3368[P0] > 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] < 1,uc:UBPR2170[P0], NULL))

UBPRF966

DESCRIPTION

Size Code CALC Helper 3QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],900000) > = 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P3Q],25001) < = 25000, '0001','0001'))))))

UBPRF967

DESCRIPTION

Size Code CALC Helper 4QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],900000) > = 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P4Q],25001) < = 25000, '0001','0001'))))))

UBPRF968

DESCRIPTION

Size Code CALC Helper 5QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],900000) > = 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],25001) < = 25000, '0001','0001'))))))

UBPRF969

DESCRIPTION

Size Code CALC Helper 6QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0],true) = 1 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],900000) > = 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0],1) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and ExistingOf(uc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and ExistingOf(uc:UBPR2170[-P6Q],25001) < = 25000, '0001','0001'))))))

UBPRJ430

DESCRIPTION

Calendar Year Average of 90-Day Averages For Loans Secured by 1-4 Family Residences

FORMULA

IF (uc:UBPR9999[P0] >'2008-01-01', CAVG04X(#uc:UBPR3465),NULL)

UBPRJ431

DESCRIPTION

Calendar Year Average of 90-Day Averages For Loans Secured by Other Real Estate Loans

FORMULA

IF (uc:UBPR9999[P0] >'2008-01-01', CAVG04X(#cc:RCON3466),NULL)